



SBA is eager to meet with you to answer your questions, discuss your concerns, and help you complete your loan application.

Let us help you complete your application before the filing deadline

We encourage you to take a few minutes and bring your application in so we can give you one-on-one help.

SBA loan officers are at the disaster recovery centers to meet with you to:

- explain how SBA may help you recover from this disaster;
- help you prepare your loan application;
- answer your specific questions.

You may visit SBA whenever it is convenient for you during our hours of operation. *No appointment is necessary.*



U. S. Small Business Administration
SBA Disaster Assistance Office - Area 2
P.O. Box 620397
Orlando, FL 32862-0397

OFFICIAL BUSINESS
PENALTY FOR PRIVATE USE, \$300

FIRST CLASS MAIL

First Class Mail
Postage & Fees Paid
SBA
Permit No. G-82

**DISASTER RECOVERY
INFORMATION ENCLOSED**

Tell a Friend or Neighbor!

Help your friends and neighbors
by making sure they have registered
for Federal/State disaster assistance.

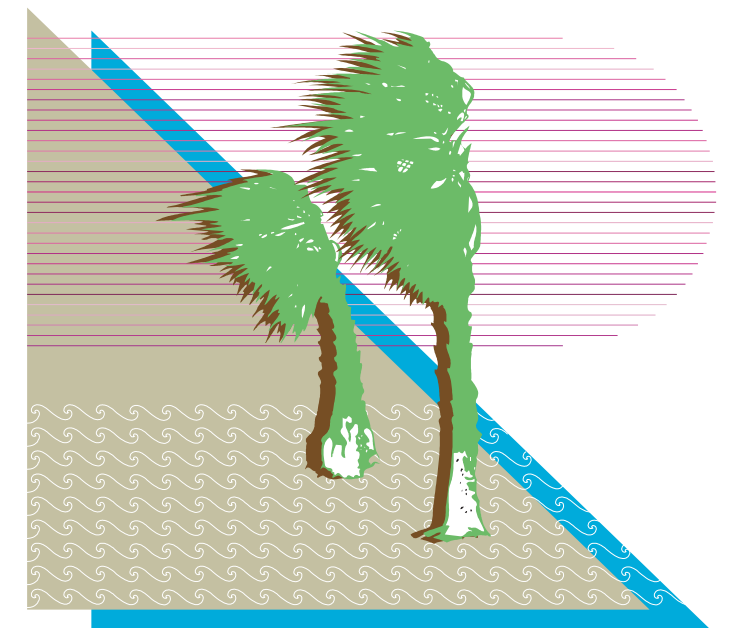
Please remind them to
call FEMA toll-free at:
(800) 621-3362

***To receive the best service, we urge you to
bring your loan application to any disaster recovery center.***

If this is not convenient, please mail it to:

U.S. Small Business Administration
SBA Disaster Assistance Office - Area 2
P.O. Box 620397
Orlando, FL 32862-0397

**IMPORTANT DISASTER
INFORMATION INSIDE!**



SBA DISASTER ASSISTANCE

Federal Disaster Loans for Homeowners, Renters and Businesses of All Sizes

The right information can help you get the disaster aid you need

I registered with the Federal Emergency Management Agency (FEMA) and then I received a disaster loan application from the U. S. Small Business Administration (SBA). I don't have a small business, so why do I need to apply to SBA?

Homeowners, renters, and non-farm businesses (including rental properties) of all sizes whose property was damaged by the disaster should apply for a low-interest SBA disaster loan. For disaster damage to private property that is not fully covered by insurance, the basic form of Federal disaster assistance is an SBA disaster loan. SBA is the primary source of Federal money for long-term disaster recovery.

I have insurance to cover my loss. Why would I need a disaster loan?

In past hurricane disasters, SBA learned that many property owners don't recover all of their rebuilding costs from their insurance settlement. That's because of policy limits, actual replacement costs that exceed what the policy covers, the extra costs of code required upgrades imposed after a hurricane, depreciated values, deductibles, and similar factors. People who believe they have complete insurance coverage are frequently faced with a substantial shortfall and need additional financial assistance. That's where a disaster loan from SBA can help. It can cover the costs that aren't fully covered by insurance.



I know I am going to get some insurance money, but I don't know how much or when. Should I find out how much my insurance settlement will be before applying for a disaster loan?

You don't need to wait for an insurance settlement before filing your application. SBA can lend you the full amount of your damages (up to our lending limits) even before you receive your insurance recovery. Then you can use the insurance funds to reduce the balance of your SBA disaster loan.

I have already received money from FEMA. Does that mean I still need to apply to SBA for a disaster loan?

FEMA has provided temporary housing money to many homeowners and renters. If your home was destroyed or was not habitable, you may have received money to pay for temporary accommodations elsewhere. If your home was not livable, you may have received money to pay for essential repairs so you could stay there. In both cases, FEMA funds were not intended to pay for all the costs of repairing your damaged home, or for replacing

your personal property. SBA disaster loans are available to cover the amount of your repair costs that have not already been fully compensated.

I don't know how much it will cost to rebuild yet. Should I find out first before applying for a disaster loan?

You don't need to know how much your repairs will cost before applying for an SBA disaster loan, and you don't need a contractor's estimate. After you apply, SBA will inspect your property and prepare an estimate of your repair costs.

Will I be offered a loan with affordable terms?

Many disaster victims are surprised that SBA is able to offer a loan with affordable terms. We tailor the payment amount on every disaster loan to each applicant's need. Plus, we usually offer long terms, often 30 years.

I think I can afford to pay for the rebuilding. Why would I need a disaster loan?

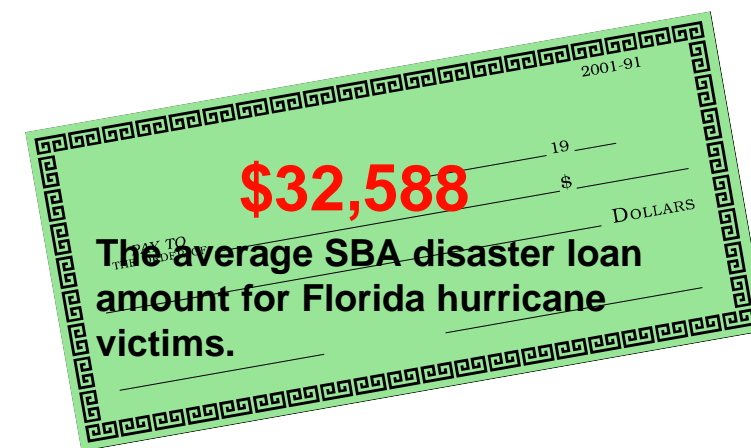
Many hurricane victims discover later that the total costs to complete the repairs are much more than they first thought. With an approved SBA loan, you will know that the money to make full repairs is available. While no one wants additional debt, a low-interest loan with affordable payments is a better alternative than not making complete disaster repairs or incurring credit card debt.

I don't think I can afford a loan. Why should I apply?

If you are a homeowner or renter and SBA determines you cannot afford a loan, SBA will automatically refer you to FEMA's Individual and Household Program (IHP) program. The IHP program is a safety net available only to individuals and families, and is *not* available to businesses. It is intended to help meet essential needs not met by any other form of assistance, including SBA disaster loans. ***Please note that if you have an SBA disaster loan application, you cannot be referred to the IHP program unless you return your loan application to SBA and SBA determines you cannot afford a loan.***

I had damage to my Florida vacation home. Can I get a loan to fix it?

No. Secondary residences are not eligible for SBA assistance. However, qualified rental properties may be eligible for a disaster business loan.



I already have a mortgage and I can't afford another loan. Can SBA help me?

If your property was substantially damaged and you need help to pay both your mortgage and your repair costs, SBA may be able to refinance your mortgage. In such cases, an SBA disaster loan can both pay off the pre-disaster mortgage and fund the disaster repairs. Often the disaster loan will have a monthly payment about the same as the amount of your mortgage payment before the disaster.

I'm having difficulty filling out the loan application paperwork. Will SBA help me?

If you need any assistance, speak with an SBA representative at any disaster recovery center. You may stop by at your convenience, and you don't need an appointment. SBA is eager to meet with you to answer your questions, discuss any concerns you have, and help you complete your loan application. If you can't meet with us in person, you may call one of our toll free telephone numbers for help: (800) 359-2227, (800) 488-5323 or (800) 659-2955.

January						
Sun	Mon	Tues	Wed	Thur	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

GOOD NEWS!

The deadline for Floridians to apply for Federal and state disaster assistance has been extended to January 3.